



Docket No. 4551-4002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP 3600

Applicant: Robert Wallach, et al.

Group Art Unit: 3626

Serial No.: 09/645,794

Examiner: Frenel, Vanel

Filed: August 24, 2000

For: INSURANCE INCENTIVE PROGRAM HAVING A TERM OF YEARS FOR
PROMOTING THE PURCHASE OR LEASE OF AN AUTOMOBILE

Mail Stop AF
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AND RESPONSE UNDER 37 C.F.R. §1.116

In response to the Final Office Action dated April 13, 2004, Applicants
respectfully request reconsideration, in view of the following remarks.

A listing of the **Claims** as pending is included beginning on page 2 of this paper.

Remarks begin on page 23 of this paper.